DECLARATION AND POWER OF ATTORNEY

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below at 201 et seq. underneath my name.

I believe I am the original, first and sole inventor if only one name is listed at 201 below, or an original, first and joint inventor if plural names are listed at 201 et seq. below, of the subject matter which is claimed and for which a patent is sought on the invention entitled

Computer Method and Apparatus for Optimizing Portfolios of Multiple Participants and for which a patent application: is attached hereto and includes amendment(s) filed on 🖾 was filed in the United States on October 31, 1997 as Application No. 08/963,605 (for declaration not accompanying application) with amendment(s) filed on (if applicable) ☐ was filed as PCT international Application No. on _____ and was amended under PCT Article 19 on I hereby state that I have reviewed and understand the contents of the above identified application, including the claims, as amended by any amendment referred to above. I acknowledge the duty to disclose information known to me to be material to patentability as defined in Title 37, Code of Federal Regulations, §1.56. I hereby claim foreign priority benefits under Title 35, United States Code, §119(a)-(d) of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed: Œ. EARLIEST FOREIGN APPLICATION(S), IF ANY, FILED PRIOR TO THE FILING DATE OF THE APPLICATION DATE OF FILING PRIORITY APPLICATION NUMBER COUNTRY (day, month, year) **CLAIMED** YES NO 🗆 YES NO 🗆 I hereby claim the benefit under Title 35, United States Code, §119(e) of any United States provisional application(s) listed below. APPLICATION NUMBER FILING DATE

I hereby claim the benefit under Title 35, United States Code, §120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code §112, I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, §1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application:

		STATUS			
APPLICATION SERIAL NO.	FILING DATE	PATENTED	PENDING ABANDONED		

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(1) PENY4-656718.1

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I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

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